

# Disaster Preparedness

South Carolina is prone to various catastrophic natural disasters including hurricanes, flooding, tornadoes and earthquakes. Many remember when Hurricane Hugo plowed through South Carolina in 1989. It is considered today to be the eighth most costly storm in U.S. history causing more than \$7 billion in damages and claiming more than twenty-five lives.

Additionally, a fault line intersects South Carolina causing citizens to experience tremors as a result of earthquakes. These tremors are usually mild and occur across the state but it is important to be aware that this seismic fault runs through the lower portion of the state. A notable seismic event occurred in 1886 when an earthquake registering a magnitude of 7.2 impacted the greater Charleston/ Summerville area. During this event sixty people were killed and numerous structures were destroyed.

While, the more recent of these two events occurred twenty-five years ago this September, it is impossible to determine when the next natural disaster will happen in the state. Therefore, we encourage our citizens to prepare for such events before we experience another disaster. The information provided on this page and in the included links will help you determine the steps you need to take to prepare your family and your property for these types of weather related disasters.

- It is important to review your insurance policy annually to be sure that you understand the coverage that you have and to determine what additional coverages you may need. The links below to the *Homeowners Insurance* brochure and the preparedness brochure entitled *Got It Covered* are good places to begin.
- It is also a good time to consider strengthening your property to better withstand the winds and waters associated with hurricanes and severe storms. There are steps you can take to strengthen your roof and protect the openings of your structure. Mitigation measures such as these help minimize the wind and water intrusion thereby diminishing the damage to your property and making it more resilient. Links are provided below to the SC Safe Home program and the fortification measures which qualify for tax-credits. This information can help you determine the steps you can take to protect and mitigate your property.
- You can conduct a home inventory or listing of your possessions. A free app is available for smart phone users (link below) or you may prepare a list on the form provided at the link below. It is important to make a copy of this information and store it somewhere, not in your home, so that it will be available for you should you need it. Once a loss occurs, this information will be helpful as you work to file your claim.
- Make sure that you know what your deductible is before an event occurs. Understand that the deductible will be out of pocket expense that you will incur as you work with

your insurance company to file the claim and recover from the damages to your property. You may want to take advantage of a Catastrophe Savings Account or CSA where you can deposit money, on a pre-tax basis, to be used for qualifying expense such as deductibles and post-disaster repairs. Please see the link below for more information about Catastrophe Savings Accounts.

- Create a family emergency plan and prepare an emergency kit for each member of the household (including pets) to last for at least 72 hours. Please visit the links below for additional information.
- Before the storm, deploy hurricane/storm shutters and remove objects (lawn furniture, grills, toys, etc.) from your yard as they may become wind-borne debris during high-winds.
- Should an evacuation be necessary, be sure to take your important papers, copy of your home inventory, insurance policy, agent's contact information and other documents with you.

For more information regarding disaster preparedness, planning and mitigation please visit the following links:

<http://www.scmd.org/>

[http://www.insureuonline.org/home\\_inventory\\_page.htm](http://www.insureuonline.org/home_inventory_page.htm)

<http://www.doi.sc.gov/616/Additional-Homeowners-Insurance-Coverage>

<http://www.doi.sc.gov/636/Catastrophe-Savings-Accounts>

<http://www.doi.sc.gov/593/State-Income-Tax-Credit-for-Fortificatio>

<http://www.doi.sc.gov/605/SC-Safe-Home>

<http://www.doi.sc.gov/DocumentCenter/Home/View/7680>

<http://www.doi.sc.gov/DocumentCenter/Home/View/7681>